

Certificate Number: 05781-NJ-DE-030067148

Bankruptcy Case Number: 17-27113



05781-NJ-DE-030067148

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 23, 2017, at 5:09 o'clock PM PDT, Jeanmarie Malanga completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 23, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President